

HOMEOWNERS PREMIUM COMPARISON

TERRITORY: NEIGHBOR ISLANDS

EXAMPLE: FRAME DWELLING, 30 YEARS OLD, SMOKE DETECTORS &
DEAD BOLT LOCKS, NO LOSSES, PROTECTION CLASS: 1 - 6

SINGLE FAMILY DWELLING

HO-2 / HO-3 FORMS:

EXAMPLE LIMITS

COVERAGE A: \$200,000 (REPLACEMENT)
COVERAGE B: MAXIMUM \$20,000
COVERAGE C: MAXIMUM \$100,000
COVERAGE D: MAXIMUM \$40,000

DEDUCTIBLE (ALL FORMS): \$500

SECTION II (ALL FORMS): \$100,000 LIMIT

INSURER	HO-2	HO-3	HURRICANE
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AIG HAWAII INSURANCE COMPANY	N/A	\$562	N/A
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ALLSTATE INSURANCE COMPANY			
PROTECTION CLASS 1-3	\$304	\$337	N/A
PROTECTION CLASS 4	\$317	\$350	N/A
PROTECTION CLASS 5	\$317	\$350	N/A
PROTECTION CLASS 6	\$333	\$369	N/A

AMERICAN PACIFIC INSURANCE CO	INSURER DOES NOT WRITE POLICIES AT THESE LOW LIMITS		
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AMERICAN RELIABLE INSURANCE CO	N/A	\$392	\$928
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AMEX ASSURANCE COMPANY	N/A	\$279	\$657
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ARMED FORCES INS EXCHANGE	\$599	\$617	\$424
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DTRIC INSURANCE COMPANY	N/A	\$351	N/A
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FAIRMONT INSURANCE COMPANY	\$350	\$390	N/A
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ISLAND INSURANCE COMPANY, LTD.	\$306	\$342	N/A
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LIBERTY MUTUAL FIRE INS. CO.	\$321	\$335	N/A
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STATE FARM FIRE & CASUALTY CO.			
PROTECTION CLASS 3-4	N/A	\$417	\$462
PROTECTION CLASS 5-8	N/A	\$444	\$462

THE HAWAII PROPERTY INS. ASSN.			
LAVA ZONE	\$974	N/A	N/A

THE HAWAIIAN INS & GUARANTY CO.	\$472	\$525	\$466
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TIG INDEMNITY COMPANY	\$288	\$320	N/A
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TIG INSURANCE COMPANY	\$350	\$390	N/A
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TIG PREMIER INSURANCE COMPANY	\$288	\$320	N/A
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TRADEWIND INSURANCE COMPANY	\$261	\$290	N/A
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UNITED SERVICES AUTOMOBILE ASSN.	N/A	\$387	\$1,026
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USAA CASUALTY INSURANCE CO.	N/A	\$445	\$1,179
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